

Inspiring Communities Program Training

October 22nd, 2013

9 am – 12 pm

Saint Paul Housing and
Redevelopment Authority (HRA)

Overview of Inspiring Communities

Who is on the Inspiring Communities team?

Leadership

- Cecile Bedor
- Al Carlson

Project Managers

- Joe Musolf
- Roxanne Young
- Sarah Zorn
- Marty McCarthy
- Tchu Yajh
- Jennifer Jordan

NSP Homebuyer Program

- Michelle Vojacek

Admin/Property Mgmt

- Vicki Lee
- Angela Simons
- Debra Brandis
- Cindy Carlson
- Nicole McCarthy
- Kurt Schultz

Consulting

- Michelle Bush and Lisa Archey, Corporate Facts
- Andy Barnett, Frogtown Rondo Home Fund

Inspiring Communities: What Are We Trying To Achieve?

Program Goals:

- Utilize HRA owned property as a catalyst for neighborhood transformation
- Create job opportunity for local residents, as well as Section 3, minority, women, or small owned businesses
- Promote innovative, sustainable design and construction methods
- Create 130 housing units focused in cluster areas



West Seventh rehabbed home

Parcel Disposition Strategies

Disposition Strategy



70 Cluster Area Properties

60 Non-Cluster Properties
with Obligations

56 Properties to Sell

54 Splinter Parcels

**240 Total Disposition
Analysis Inventory**

Investment Strategy

Inspiring Communities will utilize a developer driven model to redevelop HRA owned property.

A developer driven model will:

- Leverage funds to produce more units
- Incent private lending in weak and borderline markets
- Establish a clear, accessible and predictable funding process



*Banfil properties,
West Seventh Neighborhood*

Request for Proposals

- Key points:
 - 77 HRA owned properties
 - \$2.89 million of subsidy
 - Compliance requirements:
 - Section 3
 - Affirmative Action
 - Vendor Outreach
 - Sustainability/Design Guidelines
 - Program Guidelines
 - A new RFP will be offered each time new funding is received



*Hudson property
Dayton's Bluff Neighborhood*

Funding Source Requirements

- **Housing and Redevelopment Authority (HRA) or Invest Saint Paul funds (ISP):** Flexible and locally controlled dollars. Timeline and types of activities can be adjusted with approval by the Saint Paul HRA.
- **Minnesota Housing Finance Agency Community Homeownership Impact Fund (MHFA):** State funding with timeline expectations and income limits for end occupants.

Funding Source Requirements

- **Neighborhood Stabilization Program (NSP) or Community Development Block Grant (CDBG) funds:** Federal dollars from the Department of Housing and Urban Development (HUD) that have specific requirements, including:
 - timeline for completing activities
 - restrictions about who can benefit from a project and
 - types of activities can be paid for with the fundsRequirements are set at a federal level by Congress.

Meeting Agenda

Tuesday, October 22nd 2014

Welcome and Intro	Roxanne Young	9:00 am - 9:10 am
Human Rights/Equal Employment Opportunity	Dave Gorski, Yia Thao, Tisidra Jones	9:10 am – 9:40 am
Design and Sustainability Guidelines	Marty McCarthy, Chris Duffrin, Anna Eleria	9:40 am – 10:40 am
Break		10:40 am – 10:50 am
Homeowner and Rental Program Guidelines	Roxanne Young, Sarah Zorn	10:50 am – 11:10 am
RFP Submittal and Scoring	Sarah Zorn, Marty McCarthy	11:10 am – 11:30 am
Questions		11:30 am – 12:00 pm
Evaluation		



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Contract Compliance

Mission: To be a leader in Contract Compliance in order to build and sustain superior opportunities in the areas of Workforce and Business Inclusion



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Objectives

To obtain an understanding of the different areas of Contract Compliance handled by HREEO:

- a. Vendor Outreach Program (VOP)
- b. Affirmative Action & Equal Employment Opportunity (AA/EEO)
- c. HUD Section 3

Questions can be asked throughout the presentation, there will also be a Q & A at the end.



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Vendor Outreach Program

Business Inclusion of Small Businesses (SBE),
Minority-owned (MBE) and Women-owned (WBE)

Tisidra Jones



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Applicability, Purpose & Certifications Needed

1. Applicability: VOP applies to all contracts with the City of Saint Paul.
2. Purpose: The purpose of VOP is to maximize contracting opportunities for small, minority-owned and women-owned businesses
3. CERTification: To count towards business inclusion goals a small, minority-owned and/or women-owned business must be CERT certified



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VOP Small Business Inclusion Goals

Overall goal of 25%, made up of:

MBE – 5%

WBE – 10%

SBE – 10%

✦ Based on total business opportunities.
(Includes subcontractors and suppliers.)



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Small Business Inclusion Goals

For companies with multiple certification types, they are applied in this order:

1. MBE
2. WBE
3. SBE

Example:

If a company is certified as M/W/SBE, they count toward the MBE goal first if that goal is not yet satisfied.

If the MBE goal is satisfied, the company counts toward the WBE goal.



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CERT Database

1. To access the searchable CERT database, log in at <https://cert.smwbe.com>
2. To apply for CERT certification go to the website above and click on “Apply for Certification”



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Good Faith Efforts

1. Solicit at least 5 certified companies for *each* subcontracting opportunity
 - a. Access to CERT collaborative database available.
2. Request assistance from minority and women community organizations and/or minority and women contractor groups
3. Where applicable, advise and make efforts to assist interested MBEs, WBEs, and SBEs to obtain bonds, lines of credit, or insurance required to perform the contract



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Documenting Good Faith Efforts

1. Keep copies of
 - a) Bid lists
 - b) Responses = bid received
2. Be prepared to justify rejected bids
3. Document outreach efforts to business associations



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Good Faith Efforts – Not Required If:

1. Project Goal is met or exceeded
2. The prime contractor submits evidence that it has already entered into binding contracts with **certified** subcontractors whose contract dollar amounts meet the levels of participation established for that prime contract.
 - a) A subcontractor is certified for the purpose of this subsection if it is certified before the award of the contract.



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VOP Compliance – For Draw Requests

1. Updated Identification of Prime and Subcontractors – on form and in B2Gnow
2. Payment verification:
 - a) After second draw, subcontractors expected to be listed in B2Gnow with payment activity.
 - b) Draw requests will be held if....
 - i. Subcontractor is not listed in B2Gnow,
 - ii. There is no payment activity to the subcontractors recorded in B2Gnow.
 - » VOP Coordinator will inform project manager who will then contact the prime contractor regarding non-compliance.



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Affirmative Action & Equal Employment Opportunity

Workforce Utilization

Yia Thao



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Workforce Utilization – AA/EEO process

Chapter 183.04 of the St. Paul Human Rights Ordinance states:

1. The City requires **persons**, firms, corporations, partnerships, joint ventures, companies, organizations, agencies, clubs, groups or any other association of natural persons, legal entities, or both, that enters into a contract with the City of Saint Paul **regardless of the nature and size of its business**.
2. Total accumulated contract awards by the City of Saint Paul **meet or exceed \$50,000** within the preceding twelve month period.
3. Must have an Affirmative Action Plan certified with the City of Saint Paul
4. Each entity is assessed a **fee of \$75** for certifying their compliance with the affirmative action ordinance.
5. Affirmative Action is the last signature on the **GREEN SHEET** for all contracts, PSAs, agreements, amendments for compliance with AA/EEO.



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Workforce Utilization AA/EEO Goals

On City-assisted construction projects of \$50,000 or more, utilization goals for minority and female construction workers are:

- 32% minority total project hours
- 6% female total project hours



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AA/EEO Required Documentation

1. Contract Compliance Form
2. Identification of Prime and Subcontractors form
 - see form in booklet
3. MEU (Monthly Employment Utilization) –
on LCP Tracker



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HUD Section 3

Economic Opportunities for Low-
Income Residents

Dave Gorski



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Goals

Generally: Community economic development

1. Economic opportunities on the project go to low income residents in the neighborhood

How to do that:

1. JOBS: hiring requirement of 30%
2. CONTRACTING: work with businesses that benefit and/or employ low-income residents
 - a) Construction: 10%
 - b) Non-construction (professional services): 3%

Standard: “Greatest extent feasible”

1. More than good faith efforts: proactive outreach to get Section 3 on the project.
 - a) The earlier you start planning, the better.



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JOBS: Section 3 residents

Basically, low-income resident of the neighborhood

Low-income:

1. Examples:
 - a) Single person, less than \$45,100.
 - b) Family of four: \$64,400.
 - c) Measured by personal household income (count your spouse/partner/etc.)
2. Recipient of MFIP, SNAP, WIC, Reduced Lunch, Medicaid, etc.

“Neighborhood”

1. Ideally, what Saint Paul defines as a neighborhood
2. More generally: the City of Saint Paul
3. Most generally: Metropolitan Statistical Area (Saint Paul, Minneapolis, Anoka County, Dakota County, Hennepin County...even two counties in Wisconsin)



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Contracting: Section 3 Businesses

Basically, a business in the neighborhood that provides economic opportunity to Section 3 Residents

“Neighborhood”: Same definition as for residents

1. Bid preference: Business is generating opportunities for Saint Paul Section 3 Residents
= Most preferable

Notification

1. Utilize the City’s Section 3 business list, newspapers, trade associations, etc., to get the word out. Section 3 companies are entitled to notification of Section 3 opportunities.
2. Send notification of bidding opportunities to the City of Saint Paul Section 3 coordinator.



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Section 3: Summary

Community Economic Development

Income-Based

Hiring Goals (30%)

Contracting Goals (10% and 3%)



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How to put it into practice

Saint Paul Section 3 list

Working with community partners

Registering Section 3-eligible businesses and
residents with the City

Collaborate with the City



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Compliance

Bid Specifications: Section 3 contract must be in EVERY CONTRACT on a Section 3 project

1. EVERY CONTRACT
2. Developer agreement, prime contractor, 1st tier subs, 2nd tier subs, etc.

Before construction start

1. Action plan, detailing planned efforts to achieve Section 3 participation





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Compliance

During Project

1. Contracting updates
2. Hiring updates
3. Reports done quarterly
4. Payment updates (mostly monitored through Vendor Outreach)





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Questions?

Affirmative Action:

Yia Thao, yia.thao@ci.stpaul.mn.us or 651-266-8928

Vendor Outreach:

Tisidra Jones, tisidra.jones@ci.stpaul.mn.us or 651-266-8904

Section 3:

Dave Gorski, dave.gorski@ci.stpaul.mn.us or 651-266-8918

Inspiring Communities: Green Communities Certification

Inspiring Communities

Sustainability Requirements

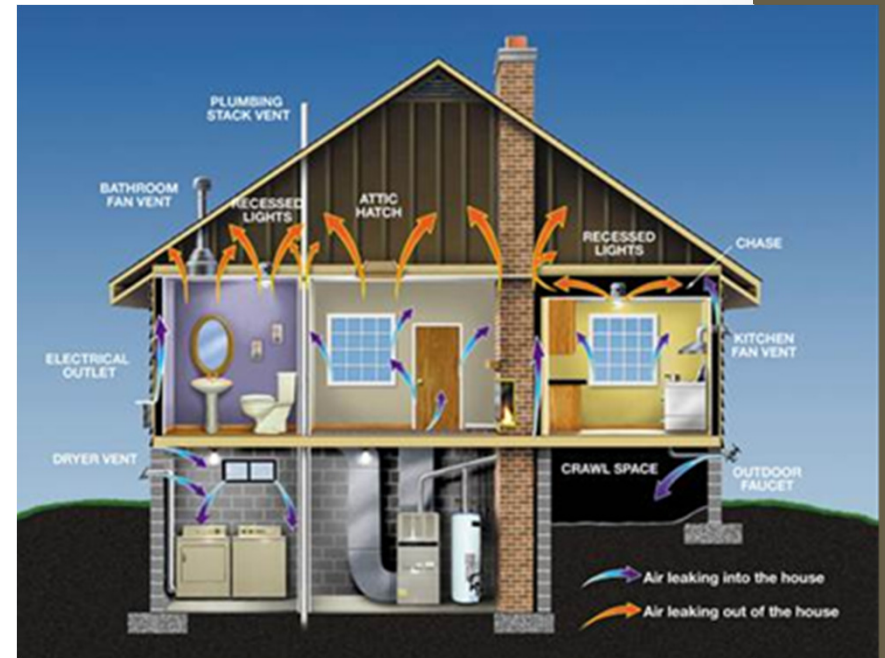


Partially complete rain garden in Payne-Phalen neighborhood

- Apply to both rental and owner programs
- Require certification through Enterprise Green Communities (EGC)
- The HRA successfully EGC certified 40 homes as a pilot in 2013
- Full design standards are an appendix in the rental and homeowner manuals

Why EGC certify?

- Provides third party verification of sustainable building choices
- Marketing tool for neighborhoods and for the property
- Educational tool for building occupants
- Sustainable building means lower costs for owners long term



Energy leakage in a typical home

How did the HRA certify?

EGC has mandatory and optional criteria that have “points”.

Certification is free, but requires staff time.

In order to get certified a Developer must achieve:

30 points for rehab

35 points for new construction

Possible points and mandatory requirements are outlined on the Green Communities website:

<http://www.enterprisecommunity.com/solutions-and-innovation/enterprise-green-communities/criteria>

How did the HRA certify?

Common points the HRA received were:

• 2.8 Public transportation access	(5 pts)
• 2.12 Access to fresh local food	(6 pts)
• 3.6 Surface stormwater management	(2-6 pts)
• 4.1 and 4.2 Water conserving fixtures	(4-6 pts)
• 5.2 Additional reduction in energy use	(0-15 pts)
• <u>8.4 Project data collection</u>	<u>(12 pts)</u>
Total	29-50 points*

*Developers can select whatever points they wish in order to achieve certification and are responsible for creating their own certification strategy.

Questions?

Resources to help include:

- Neighborhood Energy Connection
- Capitol Region Watershed District
- Minnesota Green Products Guide
- Enterprise Green Communities
- Energy rater, energy design and HERS testing
- Custom rain garden designs at no cost, rebate for rain garden installation
- City of Minneapolis resource listing regional and recycled content building products
- Resource to guide the certification process

ENERGY STAR VER. 3

Rick Cobbs

Neighborhood Energy Connection



Neighborhood Energy Connection
tools for energy-efficient living

3 Parties w/ ENERGY STAR

1. Builder
 - Complete ENERGY STAR online orientation prior to start
2. ENERGY STAR Qualified Green Rater
3. HVAC Credentialed Contractor

HVAC Contractor

- Certified by an HVAC Quality Installation Training and Oversight Organization
- 2 Organizations
 1. ACCA
 2. Advanced Energy
- ENERGY STAR paperwork a condition of contract
- NEC can provide a list of certified HVAC contractors

Energy Rater

- HERS Rater
- ENERGY STAR Qualified
- Minimum of 3 Inspections
 1. Framing
 2. Insulation
 3. Final
- Submit Paperwork to ENERGY STAR
- Able to submit utility rebates
- Some costs for Rater subsidized by utilities

2 Paths of ENERGY STAR

1. Prescriptive Path

- Single set of specifications
- Home must be assessed by Conditioned Floor Area (CFA) and number of bedrooms to see if qualifies under prescriptive path

# of bedrooms	1	2	3	4	5	6	7	9
CFA	1000	1600	2200	2800	3400	4000	4600	5200

- ≥ 90 AFUE Gas Furnace
- Meet or exceed 2009 IECC levels and achieve grade 1
- Window U-value $\leq .30$

2 Paths of ENERGY STAR

2. Performance Path

- Custom path
- Energy modeling software used by Rater (REM/Rate)
- Performance path mostly used in this area because of rebates
- Trade offs allowed
- As CFA of home increases the performance must also increase
- Window U-value $\leq .35$

ENERGY STAR Checklists

1. Thermal Enclosure Rater Checklist
2. Water Management System Builder Checklist
3. HVAC Quality Installation Contractor Checklist
4. HVAC Quality Installation Rater Checklist

Thermal Enclosure Rater Checklist

- Grade I or Grade II with a layer of continuous, air impermeable $\geq R-5$
 - Very hard to achieve Grade I with batts in walls
- Complete Air Barrier
- Reduced Thermal Bridging
 - ≥ 30 Attic insulation above exterior walls (energy heel)
 - $\geq R-5$ continuous rigid insulation or insulated siding, Or;
 - SIPS, Or;
 - ICF, Or;
 - Double-wall framing, Or;
 - Advance framing

Thermal Enclosure Rater Checklist

- Advance framing
 - All corners insulated to R-6
 - Headers insulated
 - Essential framing only
 - Ladder blocking at interior / exterior wall intersections
 - Minimum spacing 24" O.C. for 2 x 6 and 16" O.C. for 2 x 4
 - 16" O.C. for 2 x 6 is acceptable if the cavity insulation is $\geq R-20$
- Air Sealing
 - Penetrations and cracks sealed
 - Sill plates sealed
 - Drywall sealed to top plate
 - Door and window rough openings sealed
 - Attic access $\geq R-10$ and gasketed not caulked

HVAC Quality Installation Checklists

- 2 checklists – Rater and HVAC contractor
- Manual J, D and S all required from HVAC contractor
- Duct system balanced
- All equipment mechanically drafted
- Duct work needs to be sealed w/ mastic to meet leakage requirements
 - NEC smokes ducts at rough in to verify no missed areas

Water Management Checklist

- Patios, sidewalks and driveways sloped to $\geq .25''$ per foot
- Backfill tamped and graded to $.5''$ per foot away from home for 10' (exceptions if not possible)
- Capillary break beneath slab
- Foundation damp-proofed
- Vapor barrier not installed on interior side of air permeable insulation below grade
- Sump basket covers mechanically fastened with gasketed seal
- Drain tile at exterior footings

Water Management Checklist

- Flashing at bottom of exterior walls w/ weep holes for masonry or weep screed for stucco
- Fully sealed drainage plane
- Windows and doors fully flashed
- Gutters and downspouts – drain water $\geq 5'$ from foundation
- Step and kickout flashing
- Membrane at roof valleys, edge and penetrations

Water Management Checklist

- Carpet not installed within 2.5' of toilets, tubs and showers
- Cement board installed behind tub and shower. Paper-faced board shall not be used
- No visible signs of mold on building materials
- Framing and insulation w/ high moisture content not enclosed

NEC Process

- Proposal to Builder
- Review plans and input into software
- Framing Inspection
 - Check ducts with smoke
- Insulation Inspection
- Final Inspection
 - Verify items on checklists
 - Verify and test ventilation
 - Blower door and duct leakage
- Collect paperwork submit paperwork



Neighborhood Energy Connection
tools for energy-efficient living

Questions?

Rick Cobbs

Project Coordinator / Residential Energy Specialist
Neighborhood Energy Connection

rickc@thenec.org

651-221-4462 ext124



Neighborhood Energy Connection
tools for energy-efficient living

Capitol Region Watershed District



**PARTNERSHIP WITH THE
INSPIRING COMMUNITIES PROGRAM**

Saint Paul and CRWD Partnership

57

- Started in 2011
- Purpose – Enhance residential landscapes and achieve water quality benefits
- Typical BMPs - rain gardens and rain barrels
- Tree assessment – new and replacement tree planting in partnership with the Saint Paul Forestry Department



CRWD Provides:

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- Free landscape design
 - Site Visit
 - Plan set includes existing conditions, grading plan and landscape plan
- Construction oversight of landscaping
- Rebate of up to \$1000 for construction of raingardens or other BMPs

Landscape Design Guidelines

- Min. 50% native plants
- Treat 1/2" runoff
- Low maintenance, high impact plants
- Curb appeal focus
- Min. two healthy trees
- Play areas



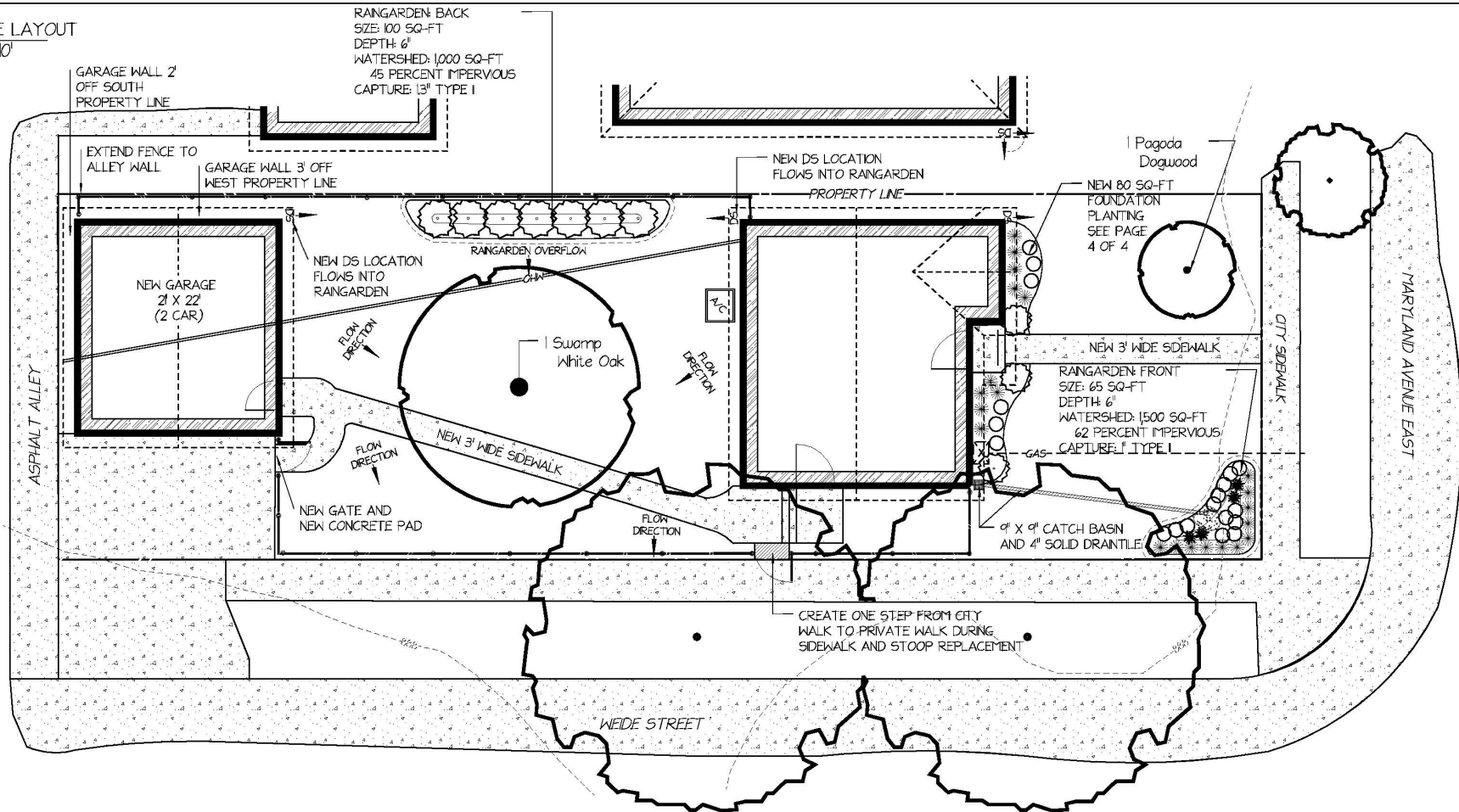
776 Maryland
before

Included in RFP!



SITE LAYOUT

1" = 10'



NOTES:

- CALL GOPHER ONE 48 PRIOR TO DIGGING AT 651-454-0002 TO HAVE UTILITIES MARKED
- CALL THE CRWD (651-644-8888) OR RCD (651-266-7275) WITH ANY QUESTIONS
- PROPERTY TO RECEIVE NEW SOD WHERE NEEDED

EXISTING CONTOUR

DS
DOWNSPOUTS
AND FLOW DIRECTION



SITE LAYOUT

N5P
776 MARYLAND AVENUE EAST, SAINT PAUL 55106

PREPARED & DEVELOPED BY:
CAPITOL REGION WATERSHED DISTRICT (CRWD)
AND
RAMSEY CONSERVATION DISTRICT (RCD)

PAGE	2 OF 4
DATE	8-FEB-13
SCALE	1" = 10'
ORIGINAL	11" x 17"

43 Front

61



Before



After

886 Case

62



685-687 Fourth Street

63



Interested in working with CRWD?

64

REQUIREMENTS/EXPECTATIONS

1. Contact CRWD after being awarded project(s)
2. Sign an Agreement w/CRWD
3. Conduct a Pre-design site visit w/CRWD
4. Review draft plan and estimate prepared by CRWD
5. Conduct a Pre-construction meeting w/CRWD and the rain garden installer (subcontractor or general contractor)
6. Construct project according to plans
7. Submit a rebate request to CRWD
8. CRWD will conduct a final inspection of landscaping and then process the rebate

CRWD Contacts

65

Anna Eleria, Water Resource Project Manager

anna@capitolregionwd.org

Gustavo Castro, Water Resource Specialist

gustavo@capitolregionwd.org

(651) 644-8888

Break!

Inspiring Communities: Design Standards

Design Standards

- Apply to both rental and owner housing
- See “Appendix B” of both manuals
- Key concepts:
 - Sustainable construction methods/products
 - Abate environmental hazards
 - Functional and marketable



Staged room in a Dayton's Bluff home

Sustainable Construction Methods/Products

- Certify through Enterprise Green Communities
- Energy STAR certification
- Energy STAR rated, low-E double pane windows
- 50% recycled content ceramic tile
- Low VOC caulk, stain, and paint
- Energy STAR certified appliances
- One raingarden and one tree at each site



*The first Enterprise Green Communities home certified
by the HRA, in Frogtown*

Abate Environmental Hazards

Federal funding sources on most Inspiring Communities properties require abatement of:

- **Lead and Asbestos:** Often present in homes built before 1978
- **Radon:** Can be present in both existing and new construction houses
- **Mold:** If it's present, abate and ensure the moisture issue is addressed

It is the Developer's responsibility to ensure these health hazards are treated appropriately.



State mandated safety measures must be taken during abatement activities

Abate Environmental Hazards

Resources to learn more about environmental hazards include:

HUD guidance about lead abatement methods:

<http://www.hud.gov/offices/lead/lbp/hudguidelines/Ch12.pdf>

Minnesota Department of Health (MDH):

<http://www.health.state.mn.us/topics/healthyhomes/index.html>

Be aware that contractors performing lead abatement must notify and be certified by MDH. It is the Developer's responsibility to ensure all health hazards are abated in compliance with State law.

Functional

- Address all code compliance issues
- Dry basements
- Ensure sewer, heat, plumbing, and electrical systems function
- If it's broke, fix it!
- New construction homes must be “visitable”: one zero step entry, 32” doorways, and a ½ bath on the first floor



This home in Summit University needed a brand new basement floor because of significant deterioration.

Marketable

- Plywood box construction and dovetail joinery for kitchen cabinets
- 2 car garage for all homes when site conditions allow
- Ensure curb appeal
 - Contrasting body, trim and accent colors
 - Doors with windows
 - Front yard garden bed
 - Replace deteriorated siding, roofing, sidewalks, and steps
 - Remove overgrown trees, shrubs, and volunteer growth



This is an excellent example of a marketable kitchen from a Frogtown home.

Inspiring Communities: Homebuyer Manual



Living room of a remodeled Frogtown home

Inspiring Communities

Homebuyer Manual: Key Terms

- Homeowner Sources and Uses Budget (Attachment E for submittals)
 - **Subsidy cap:** \$150,000/unit. Additional subsidy requires specific approval from the HRA and is not guaranteed.
 - **Developer fee cap:** 10% of total development cost less acquisition
 - **General contractor fee cap:** Applies when the developer is also a general contractor: 6% fee of net construction costs and 2% for overhead.
 - **Realtor cap:** 6% of home sale price; up to \$500 additional dollars for marketing costs
 - **Design and construction management cap:** 6% of hard construction costs
 - **Contingency cap:** 10 % of hard construction costs for rehab, 5% of hard construction costs for new construction

How much subsidy is needed?

Homebuyer

- For Homebuyer projects, the amount of subsidy or “value gap” required is a simple calculation:

$$\text{Total Development Costs} - \text{Sale Price} = \text{Value Gap}$$

Total Development Cost	\$367,500
Minus Sale Price	(\$220,000)
Equals Value Gap	\$147,500

Program Terms

- Funds provided by the HRA will be secured with a 0% interest note and mortgage, subordinate to private financing and forgiven once the property is complete according to program requirements.
- **1st disbursement:** Property acquisition from the HRA. Up to the full amount of the HRA's sale price of the property can be financed.
- **2nd disbursement:** Up to ½ of remaining subsidy requested can be distributed at acquisition or upon sufficient expenditures to justify reimbursement.
- **3rd disbursement:** Remaining gap funds will be distributed upon sale to an eligible buyer, after all program required paperwork is submitted.

Value Gap and Disbursement Examples

	Building A: Duplex Deconversion	Building B: Newer Vacant Building	Vacant Lot
Acquisition (HRA sale price)	\$65,000	\$95,000	\$8,000
Soft Costs	\$75,000	\$30,000	\$30,000
Hard Costs	\$200,000	\$100,000	\$200,000
Developer Fee (TDC minus Acquisition) Times 10%	\$27,500	\$13,000	\$25,000
Total Development Costs (TDC)	\$367,500	\$238,000	\$263,000
Sales Price to End Buyer	\$220,000	\$180,000	\$220,000
Value Gap (TDC minus sales price)	\$147,500	\$58,000	\$43,000
Value Gap Distribution			
1 st disbursal (acquisition)	\$65,000	\$58,000	\$8,000
2 nd disbursal (up to 1/2 of remaining funds)	\$41,250	0	\$17,500
Final Disbursal	\$41,250	0	\$17,500
Developer payment to HRA at acquisition	\$0	\$37,000	\$0

- For Building A, the HRA sale price of \$65,000 and up to \$41,250 of eligible costs can be reimbursed at the time of acquisition from the HRA. The final disbursal of \$41,250 is payable when the project is complete.
- For Building B, the Developer only needs a portion of the HRA sale price (\$58,000) to be financed by the HRA. As a result, this Developer will pay the HRA \$37,000 at acquisition and also pay all development costs.
- For the Vacant Lot, the HRA sale price of \$8,000 and up to \$17,500 of eligible costs can be reimbursed at the time of acquisition from the HRA. The final disbursal of \$17,500 is payable when the project is complete.

What happens if estimates are off?

If more gap is needed:

- If costs are higher or sales price is lower, it should not be assumed the HRA will provide additional subsidy.
- Ensure your company has the development experience, market knowledge, and understanding of program terms and requirements to accurately estimate.
- If there are significant extenuating circumstances (i.e. substantial soil contamination), it may be possible to negotiate additional subsidy or be released from the requirement to build.

What happens if estimates are off?

If less gap is needed:

Wonderful!



The HRA will split the proceeds with you!*

*(*up to a cap of \$10,000)*

Net proceeds returned to the HRA will be recycled in future RFP rounds.

Examples of Estimate Adjustments

	Original Estimate: Building A	More Gap Need: Building A	Less Gap Need: Building A
Acquisition	\$65,000	\$65,000	\$65,000
Soft Costs	\$75,000	\$65,000	\$55,000
Hard Costs	\$200,000	\$190,000	\$180,000
Developer Fee	\$27,500	\$25,500	\$23,500
Total Development Costs	\$367,500	\$345,500	\$323,500
Sale Price	\$220,000	\$180,000	\$220,000
Value Gap Needed	\$147,500	\$165,500	\$103,500
HRA Value Gap	\$147,500	\$147,500	\$103,500
Developer payment		(\$18,000)	
Developer Net Proceeds of Sale			\$10,000
Adjusted Developer Fee	\$27,500	\$7,500	\$33,500

In the red column, the developer accurately estimated construction costs, but didn't understand the market and over estimated sale price. As a result, the developer receives a lesser developer fee of \$7,500 from the project.

In the orange column, the developer was able to keep construction and soft costs low and also accurately estimated sale price. As a result, the developer receives a higher developer fee of \$33,500.

Property Sales

- Developer is responsible for setting sales price and income qualifying occupants as required by funding sources.
- All purchasers are required to finance with a government insured, fixed rate mortgage.
- The maximum income for a household varies depending on funding sources used on a particular address. When more than one funding source is used, the most restrictive applies.

Funding Source	Household Income Cap
CDBG	80% AMI
MHFA	115% AMI
NSP	120% AMI
HRA/ISP	No cap

NSP Buyer Financing

- For properties with NSP funding only: The HRA has a program to provide affordability gap financing to end occupants.
 - Households at or below 80% AMI: \$5,000
 - Households between 81% - 120% AMI: \$2,500
- The financing is structured as a 0% interest mortgage and note subordinate to first mortgage financing. It is forgiven incrementally over a 5 year affordability period.
- If the buyer sells or refinances before the 5 year affordability period is complete, the balance of the mortgage is due and payable to the HRA.

Inspiring Communities: Rental Manual



Railroad Island Duplex Before



Railroad Island Duplex After

Inspiring Communities

Rental Manual: Key Terms

- Rental Sources and Uses Budget (Attachment F)
 - **Subsidy cap:** \$150,000/unit. Additional subsidy requires specific approval from the HRA and is not guaranteed.
 - **Developer fee cap:** 10% of total development cost less acquisition
 - **General contractor fee cap:** Applies when the developer is also a general contractor: 6% fee of net construction costs and 2% for overhead.
 - **Marketing cost cap:** \$500 per unit; amount in excess of \$2,000 per property must be approved by HRA in writing
 - **Design and construction management cap:** 6% of hard construction costs
 - **Contingency cap:** 10 % of hard construction costs for rehab, 5% of hard construction costs for new construction

Inspiring Communities

Rental Manual: Key Terms

- Rental Pro-forma/Cash Flow Projection (Attachment G)

The HRA expects to receive a 15 year cash flow for all rental property. Allowable trends and reserves are:

- Expense Trend Factor: 1-2% higher than income trend factor
- Income Trend Factor: 2-4%
- Operating Reserves: Minimum of 2 months debt service and operating expenses. For projects with no debt service, 6 months of operating expenses are required.
- Property Management Fee: Up to \$60/unit per month
- Replacement Reserves: Minimum of \$250/unit per year
- Vacancy Rate: 5-7%

Pre funded reserves are not an eligible use of Value Gap Financing.

Allowable Rents

- The maximum income for a household varies depending on funding sources used on a particular address. When more than one funding source is used, the most restrictive applies.

Project Funding	AMI Level	Maximum Rent
NSP	≤ 50% AMI	Low HOME Rents less utility allowance
	> 50% but ≤ 120% AMI	Fair Market rent less the utility allowance
CDBG	≤ 80% AMI	60% Tax Credit Rents less the utility allowance
ISP/HRA	No maximum	No maximum

Resources for Determining Rents

- Developer is responsible for monitoring allowable rental amounts and ensuring the appropriate rental rate.
- Low HOME Rent and Fair Market Rent: Updated annually by HUD
<http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/rent/>
- 60% Tax Credit Rent: Updated annually by MHFA
<http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1363132704243&pagename=External%2FPage%2FEXTStandardLayout>
- Utility Allowances: Updated annually by Saint Paul Public Housing Agency
http://www.stpaulpha.org/s8_otherinfo.html

How much subsidy is needed?

Rental

- In the case of a rental project, the amount of subsidy needed is determined by analyzing the 15 year cash flow statement.

Step 1: Determine revenue available for debt service

$$\text{Effective Gross Rent} - \text{Operating Expenses} = \text{Net Operating Income}$$

Effective Gross Rent	\$22,000
Less Operating Expenses and Reserves	(\$15,000)
Net Operating Income (NOI)	\$7,000

- This example looks at the effective gross rent for a duplex.
- The Effective Gross Rent assumes a rental rate of \$1,050/unit minus a monthly utility allowance of \$60/unit and a residential vacancy rate of 7%

How much subsidy is needed?

Rental

Step 2: Determine Debt Service Potential

$$\text{Debt Service} = \text{NOI} / \text{Debt Coverage Ratio}$$

Lenders have differing requirements about the debt coverage ratio they expect to see. Typical DCR's are 1.15 – 1.35.

Net Operating Income (NOI)	\$7,000
Divided by Debt Coverage Ratio (from your identified lender)	1.15
Equals Debt Service Capacity	\$6,086

How much subsidy is needed?

Rental

Step 3: Calculate Loan Amount

Using a constant chart and the terms offered by your lender, determine the amount of the permanent loan for the project.

“c” = the constant chart value for a loan term and interest rate

$$\text{Loan} = \text{Debt Service Capacity} / \text{“c”}$$

Debt Service Capacity	\$6,086
Divided by “c”	/ .0811
Loan amount:	\$75,000

- In this example, the borrower was offered a 25 year loan at 6.5% interest. “C” equals .0811
- The loan amount that the duplex can support for the terms that the private lender is offering is \$75,000 (rounded to nearest thousand).

How much subsidy is needed?

Rental

Step 4: Calculate Subsidy Amount

Take the total development cost for the project and subtract the private debt that can be utilized.

$$\text{Total Development Cost} - \text{Private Loan} = \text{Subsidy}$$

Total Development Cost	\$367,500
Minus Private Loan	(\$75,000)
Total Subsidy need	\$292,500
Subsidy per unit (divided by 2)	\$146,250

- This example uses the TDC from Building A, presented earlier in the homeownership slides, and assumes that the building is retained as a duplex.
- When the HRA scores the project, the score for subsidy need will be based on per unit subsidy. As a result, this project would be roughly comparable to rehab for ownership in the HRA's scoring system.

Program Terms: Rental

- Funds provided by the HRA will be secured with a 0% interest note and mortgage with a 15 year term, subordinate to private financing.
- **1st disbursement:** Property acquisition from the HRA. Up to the full amount of the HRA's sale price of the property can be financed.
- **2nd disbursement:** Up to ½ of remaining subsidy requested can be distributed at acquisition or upon sufficient expenditures to justify reimbursement.
- **3rd disbursement:** Remaining gap funds will be distributed upon sale to an eligible buyer, after all program required paperwork is submitted.

What happens if estimates are off?

- Ensure your company has the development experience, market knowledge, and understanding of program terms and requirements to accurately estimate.
- If there are significant extenuating circumstances (i.e. substantial soil contamination), it may be possible to negotiate additional subsidy or be released from the requirement to build.
- Do not assume that the HRA will provide additional subsidy if a project is not cashflowing or project costs are higher than anticipated.

Tenant Leases

- Developer is responsible for certifying income eligibility of prospective renters
- See the Rental Program Manual Appendix F for sample forms
- Ensure the marketing plan advertises income restrictions that apply to units



A Dayton's Bluff rental project

Request for Proposals



Kitchen and bath of a remodeled home



RFP Evaluation

Two step process:

1) Developer qualifications

- Developers must meet minimum qualifications to be considered in part 2.

2) Property scoring

- Property scoring will be done in order of HRA priorities until resources are exhausted.
- Any properties that remain will be held by the HRA for a future RFP round; either in July or October of 2014.

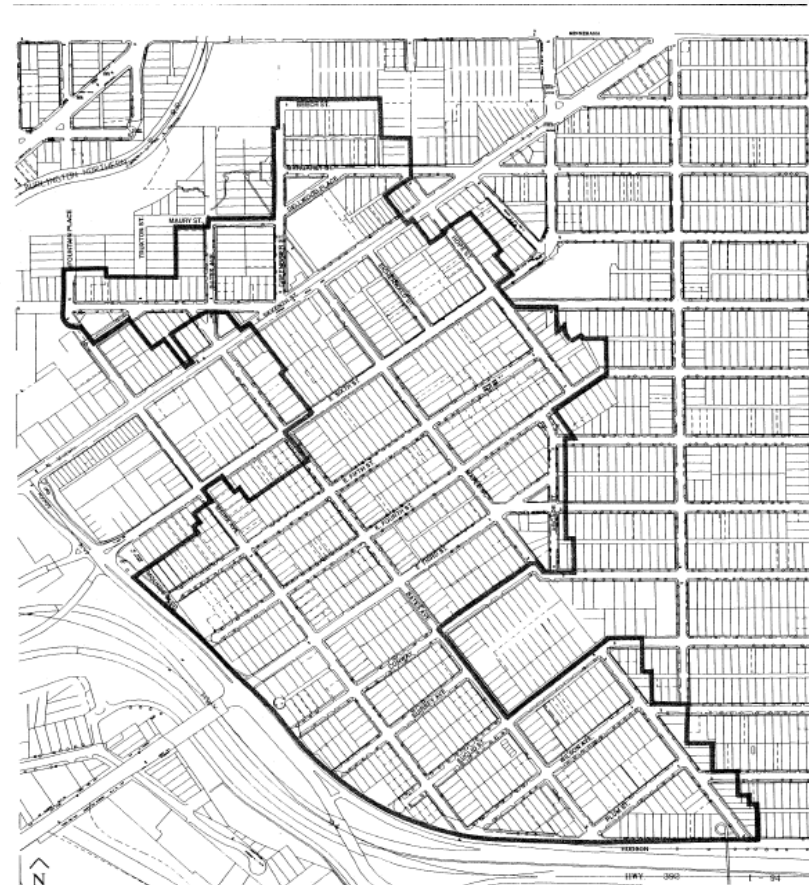
Who is a qualified developer?

- **Experienced:** 2 years experience doing projects of similar scope and size
- **Capable:** if proposing for 10 homes, must have completed at least 10 homes in the previous five years.
- **Credit Worthy:** Show us you have the ability to secure all sources in the sources and uses statement
- **EGC Certification:** Just a reminder, you must EGC certify your projects!
- **Rental Projects Only:** A qualified management team and plan are required

Who is a qualified developer?

- **Dayton's Bluff Historic District:** Developers responding to addresses in the Historic District must have experience with redeveloping properties in a historic district in the last 5 years.
- Per City Statute, there are additional design requirements and a Historic Preservation Commission approval process that apply to these homes. See the Dayton's Bluff Historic District Handbook for more information:

<http://www.stpaul.gov/DocumentCenter/Home/View/15226>



District Boundary
Historic District boundaries as approved 1992.

Application submittals

Attachment A: Coversheet

Coversheet

Inspiring Communities Request for Proposal
Saint Paul Housing and Redevelopment Authority Homebuyer and
Rental Program

Applications are due by 3:00 pm on November 15th, 2013.

For each property, indicate the required information (attach additional pages as needed).

	Property Address	Subsidy Request	A or B Property?
1.		\$	
2.		\$	
3.		\$	
4.		\$	
5.		\$	
6.		\$	
7.		\$	
8.		\$	
9.		\$	
10.		\$	
11.		\$	
12.		\$	

For each address included on coversheet, provide:

- Sources and Uses Statement
- Development Budgets
- Pro-forma cash flow projections (rental projects only)

- List each address you're applying for
- Include the amount of subsidy requested for the address
- Include whether it is from the A-list or the B-list

Attachment B: Business Application

<p style="text-align: center;">PART 1 BUSINESS APPLICATION Complete and submit this application <u>once</u>.</p>
--

1. Business/Developer Name: _____
Address: _____
Telephone: _____ FAX: _____
Contact: _____
E-Mail Address: _____
Federal Tax ID number of entity: _____

2. List individuals having an interest of ten percent (10%) or more in the entity.

Name	Title	Description of Interest	Percentage of Interest

3. The Respondent organization was established on _____, organized or operating under the laws of the state of _____, as:

- _____ A corporation
_____ A limited liability company
_____ A non-profit or charitable institution or corporation
_____ A partnership known as _____
_____ A business association or a joint venture known as _____

4. Number of years in business: _____

5. List the members of the development team and consultants. Insert additional pages as necessary (attach resumes of all members of the development team)

Name	Title	Firm

- Each Developer provides one.
- Ensure each item in the narrative (#8) is addressed.

Attachment C: Disclosure Affidavit

DISCLOSURE AFFIDAVIT

1. PRINCIPAL INFORMATION

This affidavit must be completed by an authorized person or persons on behalf of the business or non-profit entity ("Entity") submitting the proposal. In addition, investors having an interest of ten (10%) or more of the corporation, officers and principal members must submit individual copies of this affidavit. If the Respondent is a non-profit, the executive director must also provide an individual submission.

Individual Name	
Entity Name (if Entity's affidavit)	
Phone Number	
Email Address	
Home Address	
Business Address	

2. PRINCIPAL DISCLOSURES

Check the boxes below regarding each individual and/or business entity listed above. For each item listed below answered in the affirmative, please provide a full explanation including, as appropriate, (1) date, (2) charge or claim, (3) place, (4) court and case number, (5) current status of case, and (6) outcome of case. Attach documentation as necessary.

- Entity/Individual is a party in a pending lawsuit.
__YES __NO
- Entity/Individual is the subject of a judgment or has a conviction or pending case for criminal or civil fraud or bribery.
__YES __NO
- Entity/Individual has a conviction or pending case for arson.
__YES __NO
- Entity/Individual has been indicted for or convicted of any felony within the past 10 years.
__YES __NO
- Entity/Individual has been a debtor in a bankruptcy proceeding, either voluntary or involuntary, within the past 10 years.
__YES __NO

Provide one from each of the following

- For-profits:
 - Business applying
 - Investors with a 10% interest in the corporation
 - Officers and principal members
- Non-profits:
 - Non-profit applying
 - Executive Director

Attachment D: Property Application

<p>PART 2 PROJECT APPLICATION Complete this form for <u>each</u> address.</p>

Property Address: _____

Developer: _____

1. Proposed project description: Building square footage, size of property, description of buildings-materials, etc. Attach conceptual drawings including site plan, elevations and floor plans.

2. Describe innovative use of building materials or design.

3. Please submit as attachment a detailed project sources and uses of funds statement for the subject address. (sample format provided in addenda)
4. Please submit as attachment a development budget statement for the subject address. (sample format provided in addenda)
5. Please submit as attachment pro-forma cash flow projection for rental projects statement for the subject address. (sample format provided in addenda)
6. Project completion schedule:
 - ☐ 6 Months or less
 - ☐ 12 Months or less
 - ☐ More than 12 months
 - o State time required: _____

- Fill out a property application for each address applied for.
- Include an appropriate budget for each application
 - Homebuyer housing: Attachment E
 - Rental Housing: Attachment F and G

Attachment E: Homebuyer Manual: Sources and Uses

Homeowner Sources and Uses		
Address:	xxx Street	
Description:	Rehab/new const of xxx sq ft building, # BD, # BA	
ACQUISITION COSTS		
Purchase Price	\$ -	Use price from HRA property listing
Closing Costs - Acquisition	\$ -	Include \$500 fee payable to HRA, waived for NSP properties
Total Acquisition Costs	\$ -	
CONSTRUCTION COSTS (HARD COSTS)		
Hard Construction Costs	\$ -	Estimated Contract Amount
Contingency	\$ -	10% rehab; 5% new construction
Total Construction Costs	\$ -	
SOFT COSTS		
Design and Construction Management	\$ -	Cap 6% of estimated hard costs
Legal Work	\$ -	
Radon/Abestos/Lead Tests	\$ -	Note: if HRA has provided tests, it is expected this estimate will be minimal
Real Estate Commission Fee	\$ -	Cap 6% of estimated sales price
Soil Tests	\$ -	
Survey	\$ -	
Marketing/Staging	\$ -	Cap \$500 marketing expense
Seller's Closing Costs	\$ -	
After Rehab Appraisal Fee	\$ -	
Holding Costs (maintenance, utilities)	\$ -	Homes with NSP financing cannot include these in TDC calculation for sale price
Property Insurance	\$ -	
Total Soft Costs	\$ -	
Developer's Fee	\$ -	Cap 10% of Total Construction + Soft Costs, (Acquisition Costs not included)
TOTAL DEVELOPMENT COSTS	\$ -	Total of Acquisition, Construction Costs, Soft Costs, and Developer Fee
NSP eligible TDC	\$ -	TDC less holding costs (only on homes with NSP financing)
Sale Price	\$ -	Appraised value of home (homes with NSP financing must be below NSP eligible TDC)
Projected Value Gap	\$ -	Total Development Costs less Sale Price
Permanent Financing		
First Mortgage	\$ -	Buyer's first mortgage
HRA Buyer Financing for NSP homes*	\$ -	\$2,500 if above 80% AMI; \$5,000 if less than 80% AMI (only on homes with NSP financing)
HRA Value Gap Assistance	\$ -	
Other Source	\$ -	
Other Source	\$ -	
Other Source	\$ -	
Total	\$ -	Permanent Financing Total must equal TDC
Interim Financing		
Equity	\$ -	Developer contribution
Construction Loan	\$ -	Name terms
HRA Value Gap Assistance	\$ -	
Other Source	\$ -	
Other Source	\$ -	
Other Source	\$ -	
Total	\$ -	

Attachment E:
Submit one
budget for each
address

The yellow
highlighted field
“HRA Value Gap”
should be the
same as the
subsidy request
on your
coversheet.

Attachment F

Rental Manual: Sources and Uses

Rental Sources and Uses		
Address:	xxx Street	
Description:	Rehab/new const of xxx sq ft building, # BD, # BA, # units	
Uses		
ACQUISITION COSTS		
Purchase Price	\$ -	Use price from HRA listing
Closing Costs - Acquisition	\$ -	Include \$500 fee payable to HRA, waived for NSP properties
Total Acquisition Costs	\$ -	
CONSTRUCTION COSTS		
Hard Construction Costs	\$ -	Contract Amount
Contingency	\$ -	10% rehab; 5% new construction
Total Construction Costs	\$ -	
SOFT COSTS		
Design and Construction Management	\$ -	Cap 6% of estimated hard costs
Legal Work	\$ -	
Radon/Abestos/Lead Tests	\$ -	Note: if HRA has provided tests, it is expected this estimate will be minimal
Soil Tests	\$ -	
Survey	\$ -	
Marketing	\$ -	Cap \$500/unit marketing expense
Holding Costs (maintenance, utilities)	\$ -	Homes with NSP financing cannot include these in TDC calculation
Property Insurance	\$ -	
Total Soft Costs	\$ -	
Developer's Fee	\$ -	Cap 10% of Total Construction & Soft Costs, Less Acquisition Purchase Price
TOTAL DEVELOPMENT COSTS	\$ -	Total of Acquisition, Construction Costs, Soft Costs, and Developer Fee
NSP eligible TDC	\$ -	TDC less holding costs (only on homes with NSP financing)
Projected Value Gap		
		Amount needed for positive cash flow (From Attachment G)
Permanent Sources*		
		*Developer must demonstrate ability to secure all identified sources.
Equity	\$ -	Developer contribution
Bank Loan	\$ -	Name terms
HRA Value Gap Assistance	\$ -	
Other Source	\$ -	
Other Source	\$ -	
Other Source	\$ -	
Total	\$ -	Total of permanent sources should equal Total Development Costs.

Attachment F
Submit one
budget for each
address

The yellow
highlighted field
“HRA Value
Gap” should be
the same as the
subsidy request
on your
coversheet.

Attachment G

Rental Manual: Proforma Cash Flow

RENTAL DEVELOPMENT PROFORMA: 15 Year Cashflow															
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10	Yr 11	Yr 12	Yr 13	Yr 14	Yr 15
REVENUES															
Gross Residential Rent															
+Other income															
=GROSS INCOME	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
-Residential Vacancy															
=EFFECTIVE GROSS RENT	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
OPERATING EXPENSES															
Administration															
-Advertising															
-Management Fee															
-Legal															
-Asset Management Fee															
-Off-site Mgmt Payroll															
- Other Administrative Expenses (specify)															
Maintenance															
-Rubbish Removal															
-Grounds Maintenance/Repair Services															
- Other Maintenance Expenses (specify)															
Utilities															
Property Costs															
- Real Estate Taxes and Specials Assessments															
-Insurance															
- Other Property Expenses (specify)															
Reserves															
- Reserve Deposits (specify)															
- Reserve Deposits (specify)															
Total Operating Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
=NET OPERATING INCOME	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
- DEBT SERVICE															
=CASH FLOW	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

- Attachment G: Fill one out for each address applied for.
- On rental projects, value gap is the difference between the total development cost and the amount of debt service that the project can support.

Scoring Criteria

SELECTION CRITERIA	Points
Conceptual plans/designs (including site plan, elevations and floor plans)	10
Innovative use of building materials or design	10
Ratio of soft costs to total development cost	
< 10%	10
10 - 15%	5
15% +	0
Evidence of market viability and justification of sales price to end buyer or rents proposed	10
Level of financial assistance requested per unit	
\$0 - \$50,000	20
\$51,000 - \$100,000	10
\$101,000 +	0
Project timeline/proposed schedule	
< 6 months	10
6 - 12 months	5
12 + months	0
Local hiring plan	5
Marketing plan	5
Section 3 certified developer	10
CERT Certification (S/M/W BE)	5
Maximum points	95

- **Cost effective/efficient (50 points)**
 - Soft costs kept low
 - Subsidy/unit kept low
 - Fast timeline
 - Market research
- **Equity (25 points)**
 - Section 3 or M/S/WBE certified business
 - Plan to hire local residents
 - Marketing plan
- **Design/Innovation (20 points)**

Timeline

RFP Posted	October 15 th
Program Compliance Training	October 22 nd 9 am – 12 pm
Open Houses (by appointment)	October 23 rd , 24 th , 25 th , 9 am – 3 pm
Responses Due	November 15 th by 3 pm
Anticipated HRA Board Action	January 8 th , 2014
Anticipated Closing/Sale to Developer	By February 28 th , 2014
Developer completion of project	According to RFP response and HRA agreement

Contact Nicole McCarthy at 651-266-6707 or Nicole.mccarthy@ci.stpaul.mn.us to schedule an appointment to see buildings.

Additional open houses beyond October 23rd-25th
can be negotiated with the HRA within reason.

Questions?

Open House Appointments:

Nicole McCarthy 651-266-6707 or Nicole.mccarthy@ci.stpaul.mn.us

RFP Questions:

Submit in writing to roxanne.young@ci.stpaul.mn.us

Include the subject line “Inspiring Communities RFP”

This slideshow and responses to questions will be posted
on the RFP website:

<http://www.stpaul.gov/index.aspx?nid=2837>

Thank you for joining us!

